

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Matthew M. Smith  
Cindy M. Smith  
Debtors

Case No. 18-02366-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 45

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db/jdb  
5069258 ++Matthew M. Smith, Cindy M. Smith, 336 Pleasant Drive, Selinsgrove, PA 17870-9436  
++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239  
(address filed with court: Aarons Sales & Lease, Attn: Bankruptcy, 309 E Paces Ferry Rd Ne, Atlanta, GA 30305)  
5069260 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)  
5069262 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
5069264 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
5069266 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
5069267 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  
5069283 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
5069284 +First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002  
5072703 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002  
5077905 First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
5077904 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
5069285 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363  
5069286 +Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374  
5069289 +South Shore Bank, Attn: Bankruptcy, Po Box 151, Weymouth, MA 02188-0904  
5081976 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108  
5069281 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial Service, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201)  
5069298 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
5069300 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657  
5069301 Wffnb Retail, Cscl Dispute Team, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5069259 +E-mail/Text: bankruptcyfcu@affinityfcu.com Jul 16 2018 19:04:26 Affinity Fcu,  
73 Mountainview Blvd Bld, Basking Ridge, NJ 07920-2332  
5069268 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2018 19:04:35 Comenity Bank/Bon Ton,  
Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  
5069270 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2018 19:04:35 Comenity Bank/Metro,  
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
5069271 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2018 19:04:35 Comenity Bank/Peebles,  
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
5069272 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2018 19:04:36 Comenity Bank/Pier 1,  
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
5069273 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2018 19:04:36 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
5069269 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2018 19:04:36 Comenity Bank/ctpr&bks,  
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
5069274 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2018 19:04:36 Comenity Capital/Zales,  
Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  
5069275 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2018 19:04:36 Comenitybank/venus,  
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
5069276 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2018 19:04:36 Comenitybank/wayfair,  
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
5069277 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2018 19:04:37 Comenitycapital/bosco,  
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
5069278 +E-mail/PDF: creditonebknofications@resurgent.com Jul 16 2018 19:17:21 Credit One Bank,  
Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
5072874 E-mail/Text: mrdiscen@discover.com Jul 16 2018 19:04:17 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
5069280 +E-mail/Text: mrdiscen@discover.com Jul 16 2018 19:04:17 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
5069287 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 16 2018 19:04:20 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
5069288 E-mail/Text: camanagement@mtb.com Jul 16 2018 19:04:28 M & T Bank, Attn: Bankruptcy,  
Po Box 844, Buffalo, NY 14240  
5069763 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 16 2018 19:06:46  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5069290 +E-mail/PDF: gecsed@recoverycorp.com Jul 16 2018 19:06:30 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
5069291 +E-mail/PDF: gecsed@recoverycorp.com Jul 16 2018 19:06:30 Synchrony Bank/Amazon,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
5069292 +E-mail/PDF: gecsed@recoverycorp.com Jul 16 2018 19:06:59 Synchrony Bank/Lowes,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5069293 +E-mail/PDF: gecsedirecoverycorp.com Jul 16 2018 19:06:44 Synchrony Bank/Sams Club,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
5069294 +E-mail/PDF: gecsedirecoverycorp.com Jul 16 2018 19:06:30 Synchrony Bank/ShopNBC,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
5069295 +E-mail/PDF: gecsedirecoverycorp.com Jul 16 2018 19:06:44 Synchrony Bank/Walmart,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
5069297 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 16 2018 19:04:16  
Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
Weldon Springs, MO 63304-2225  
5069299 +E-mail/Text: bnc-bluestem@quantum3group.com Jul 16 2018 19:04:55 Webbank/Gettington,  
Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 25

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5069261\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,  
El Paso, TX 79998)  
5069263\* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
5069265\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
5069279\* +Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
5069296\* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
5069282\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial Service, Attn: Bankruptcy, Po Box 5229,  
Cincinnati, OH 45201)

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2018 at the address(es) listed below:

Chad James Julius on behalf of Debtor 1 Matthew M. Smith cjulius@ljacobsonlaw.com,  
brhoades@ljacobsonlaw.com  
Chad James Julius on behalf of Debtor 2 Cindy M. Smith cjulius@ljacobsonlaw.com,  
brhoades@ljacobsonlaw.com  
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
David William Raphael on behalf of Creditor First National Bank of Pennsylvania  
draphael@grenenbirsic.com, mcupec@grenenbirsic.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**Matthew M. Smith**  
**Cindy L. Smith**

CHAPTER 13  
CASE NO. **1:18-bk-02366**

**■ ORIGINAL PLAN**

AMENDED AMENDED PLAN (Indicate 1ST, 2ND, 3RD, etc.)

☐ Number of Motions to Avoid Liens

☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |  |                                   |  |
|---|--|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 10, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                        | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.   | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$10,800.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment		Total Payment
1	60	180.00	0.00	180.00	10,800.00
				Total Payments:	\$10,800.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor(s) is over median income. Debtor(s) calculates that a minimum of \$0.00 must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$598.65. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Jersey Shore State Ban	2013 Ford Escape	6130
M & T Bank	336 Pleasant Drive Selinsgrove, PA 17870-9436 Snyder County	1669
Wells Fargo Dealer Services	2009 Chevrolet Avalanche 95000 miles	9918

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

**F. Surrender of Collateral. Check one.**

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

- ☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
First Natl Bk Of Pa	312 Chestnut Street Mifflinburg, PA 17844 Union County

**G. Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

☒ In addition to the retainer of \$ 1,925.00 already paid by the Debtor, the amount of \$ 2,075.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).

☐ \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below).** Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

### 4. UNSECURED CLAIMS

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**  
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

### 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

### 6. VESTING OF PROPERTY OF THE ESTATE.

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case:

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. STUDENT LOANS.**

The Debtor does not seek to discharge any student loans, with the exception of the following: \_\_\_\_\_

**9. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
Level 2: Debtor's attorney's fees.  
Level 3: Domestic Support Obligations.  
Level 4: Priority claims, pro rata.  
Level 5: Secured claims, pro rata.  
Level 6: Specially classified unsecured claims.  
Level 7: Timely general unsecured claims.  
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**10. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: May 31, 2018

/s/ Chad J. Julius

**Chad J. Julius**  
Attorney for Debtor

/s/ Matthew M. Smith

**Matthew M. Smith**  
Debtor

/s/ Cindy L. Smith

**Cindy L. Smith**  
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 10.